

03-10-04

GAU 2164

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MAR 09 2004

PTO/SB/21 (6/98)

Approved for use through 9/30/2000. OMB 0651-0031  
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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**TRANSMITTAL  
FORM**

(To be used for all correspondence after initial filing)

Application No.	09/901,954
Filing Date	July 10, 2001
First Named Inventor	Templeton
Group Art Unit	2164
Examiner Name	
Attorney Docket No.	PAY00-003

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**GROUP 3600****ENCLOSURES (check all that apply)**

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Fee Transmittal Form<br><input type="checkbox"/> Fee attached<br><input type="checkbox"/> Amendment/Response<br><input type="checkbox"/> After Final<br><input type="checkbox"/> Affidavit/Declaration(s)<br><input type="checkbox"/> Extension of Time Request<br><input type="checkbox"/> Express Abandonment Request<br><input checked="" type="checkbox"/> Information Disclosure Statement<br><input type="checkbox"/> Certified Copy of Priority Document(s)<br><input type="checkbox"/> Response to Missing Parts Notice/Incomplete Application<br><input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Assignment Papers for an application<br><input type="checkbox"/> Drawing(s)<br><input type="checkbox"/> Licensing-related Papers<br><input type="checkbox"/> Petition<br><input type="checkbox"/> Petition to Convert to a Provisional Application<br><input type="checkbox"/> Power of Attorney by Assignee, with Revocation of Former Powers<br><input type="checkbox"/> Change of Correspondence Address<br><input type="checkbox"/> Terminal Disclaimer<br><input type="checkbox"/> Small Entity Statement<br><input type="checkbox"/> Request for Refund | <input type="checkbox"/> After-Allowance Communication Group<br><input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences<br><input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)<br><input type="checkbox"/> Proprietary Information<br><input type="checkbox"/> Status Letter<br><input checked="" type="checkbox"/> Additional Enclosure(s):<br><input checked="" type="checkbox"/> Return Receipt Postcard<br><input type="checkbox"/> Check for \$ _____<br><input checked="" type="checkbox"/> 22 References |
|---|--|--|

Remarks:

**SIGNATURE OF APPLICANT, ATTORNEY OR AGENT**

Name	Daniel E. Vaughan (Registration No. 42,199)	Date	March 9, 2004
Signature	<i>Daniel E. Vaughan</i>	Telephone	650/474-1973
Address	702 Marshall Street, Suite 310, Redwood City, CA 94063	Facsimile	650/474-1976

**CERTIFICATE OF MAILING**I hereby certify that this correspondence is being deposited with the U. S. Postal Service as ☒ Express Mail (No. EL 978 246 669 US) or☐ First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313 on: March 9, 2004

Type or Printed Name	Daniel E. Vaughan	Signature	<i>Daniel Vaughan</i>
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Attorney Docket No.: PAY00-003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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GROUP 3600

Applicant : Templeton, *et al.*  
Application No. : 09/901,954  
Filed : July 10, 2001  
Docket : PAY00-003  
Title : System and Method for Verifying a Financial Instrument  
  
Group/Art Unit : 2164  
Examiner :

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §§ 1.56 and 1.97

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Listed below and/or on an attached form PTO/SB/08A is information known to applicant(s), which is hereby submitted pursuant to 37 C.F.R. § 1.56. The right is reserved to antedate any included publication or patent in accordance with standard procedure.

This statement is not intended to represent that a search has been made or that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56.

  X   (New Application) Copies of each listed publication and U.S. and foreign patent, except for pending U.S. applications, are submitted herewith, along with a concise explanation of information in a foreign language (if any).

       (Continuation Application) The listed references were cited by the Applicant(s) or Examiner in the parent application, U.S. Serial No.                     , filed on                     . Pursuant to 37 C.F.R. § 1.98(d), copies of these items are not enclosed but may be found in the file history of the parent application.

Applicants respectfully request that the listed information be considered by the Examiner and be made of record in the application identified above. If form PTO/SB/08A is attached, the Examiner is requested to initial and return it in accordance with MPEP § 609.

☒ 37 C.F.R. § 1.97(b). No fee is believed due, because (check all that apply):

- ☐ (1) It is being filed within 3 months of the application filing date; OR  
☐ (2) It is being filed within 3 months of entry of a national stage; OR  
☒ (3) It is being filed before the mailing date of the first Office Action on the merits.

☐ 37 C.F.R. § 1.97(c). If this statement is being filed after the latest of: (1) three months beyond the filing date of a national application; (2) three months beyond the date of entry of the national stage as set forth in § 1.491 in an international application; or (3) the mailing date of a first office action on the merits, but before the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, then:

- ☐ a certification as specified in 37 C.F.R. § 1.97(e) is provided below; or  
☐ a fee of \$180.00 as set forth in 37 C.F.R. § 1.17(p) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.

☐ 37 C.F.R. § 1.97(d). If this statement is being filed after the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, but before payment of the issue fee, then:

- ☐ a certification as specified in § 1.97(e) is completed below; **and**  
☐ a petition under 37 C.F.R. § 1.97(d) requesting consideration of this statement is submitted herewith; **and**  
☐ a fee of \$130.00 as set forth in § 1.17(i) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.


☐ *Statement under 37 C.F.R. § 1.97(e).* I hereby certify that either: each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of the information disclosure statement; or no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign patent application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in section 1.56(c) more than three months prior to the filing of the information disclosure statement:

Signature: \_\_\_\_\_  
Daniel E. Vaughan (Reg. No. 42,199)

Date: \_\_\_\_\_

Respectfully submitted,

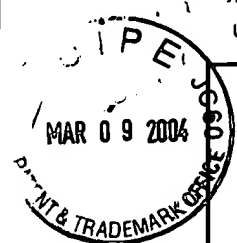
Date: March 9, 2004

By:   
Daniel E. Vaughan (Reg. No. 42,199)

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Facsimile: (650) 474-1976



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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	09/901,954
				Filing Date	July 10, 2001
				First Named Inventor	James Templeton
				Group Art Unit	2164
				Examiner Name	
Sheet	1	of	1	Attorney Docket No.	PAY00-003

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
		3,823,308		Goldberg	07-09-1974	
		3,852,571		Hall	12-03-1974	
		3,896,266		Waterbury	07-22-1975	
		4,471,216		Herve	09-11-1984	
		5,416,306		Imahata	05-16-1995	
		5,532,464		Josephson	07-02-1996	
		5,679,938		Templeton	10-21-1997	
		5,750,972		Botvin	05-12-1998	
		5,770,843		Rose	06-23-1998	
		5,793,028		Wagener	08-11-1998	
		5,883,810		Franklin	03-16-1999	
		5,907,801		Albert	05-25-1999	
		5,907,832		Pieterse	05-25-1999	

[illegible]

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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